

12/27/00  
JC960 U.S. PTO

12-28-00

109.0007

12/27/00  
09/748934  
JC913 U.S. PTO

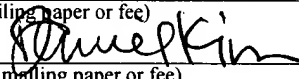
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

INVENTOR: Kurt L. Arehart

TITLE: SYSTEMS AND METHODS FOR OPTIMIZING USE OF  
MORTGAGE INSURANCE BASED UPON PROJECTIONS  
OF FUTURE HOME EQUITY

ASSISTANT COMMISSIONER FOR  
PATENTS  
BOX PATENT APPLICATION  
WASHINGTON, D.C. 20231

CERTIFICATE OF EXPRESS MAILING	
"EXPRESS MAIL" Label No:	EE149573687US
Date of Deposit:	December 27, 2000
I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.	
Daniel Kim	
(Name of person mailing paper or fee)	
	
(Signature of person mailing paper or fee)	

Sir:

Enclosed are the following papers relating to the above-named application for patent:

- 16 Pages of Specification (including 4 pages of claims)
- 1 Page of Abstract
- 5 Sheets of informal drawings
- Declaration and Power of Attorney
- Assignment and Agreement
- Return Receipt Postcard

CLAIMS AS FILED

	<u>NO. FILED</u>		<u>NO. EXTRA</u>		<u>RATE</u>		<u>CALCULATIONS</u>
Total Claims	20 - 20	=	0	x	\$18	=	\$ 0
Independent							
Claims	2 - 3	=	0	x	\$80	=	\$ 0
Multiple Dependent							
Claim(s), if applicable			NONE	x	\$260	=	\$ 0
Basic Fee							<u>\$ 710</u>
					<u>TOTAL FEE:</u>		<u>\$ 710</u>

JC960 U.S. PRO  
12/27/00

109.0007

- 2 -

The Commissioner is hereby authorized to charge the amount of \$710 to Deposit Account No. 50-1058.

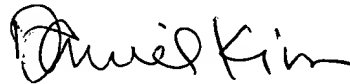
In the event of non-payment or improper payment of the required fee, the Commissioner is authorized to charge or to credit **Deposit Account No. 50-1058** as required to correct the error.

Please address all correspondence to:

**Peter H. Priest, Esq.**  
**Law Offices of Peter H. Priest**  
**529 Dogwood Drive**  
**Chapel Hill, North Carolina 27516**

Telephone calls should be made to Peter H. Priest at (919) 942-1434.

Respectfully,



Peter H. Priest, Reg. No. 30,210  
Daniel Kim, Reg. No. 32,250  
Attorneys for Applicant  
Law Offices of Peter H. Priest, PLLC  
529 Dogwood Drive  
Chapel Hill, NC 27516

December 27, 2000

0397463944 12/27/00